Fill in this information to identify the case:

Debtor 1 Linda D. DaCosta

Debtor 2 ____________________

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania (Philadelphia) **(State)**

Case number 19-14606-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BKM-TT

Court claim no. (if known): 5

Last four digits of any number you use to identify the debtor's account: 2438

Date of payment change: Must be at least 21 days after date of this notice — July 1, 2024

New total payment: Principal, interest, and escrow, if any — $1991.11

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____________________

Current escrow payment: $418.66 **New escrow payment:** $416.87

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☑ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: ____________________

Current Interest Rate: **New interest rate:**

Current principal and interest payment: **New principal and interest payment:**

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☑ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change:

Current mortgage payment: **New mortgage payment:**

Debtor 1 Linda D. DaCosta — Case Number *(if known)* 19-14606-amc

First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.
- ☑ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/ Michelle Ghidotti, Authorized Representative of Creditor — Date 05/20/2024

Signature

Print: Michelle Ghidotti, Authorized Representative of Creditor — Title Creditor`s Authorized Agent

First name Middle Name Last name

Company GHIDOTTI | BERGER LLP

Address 1920 Old Tustin Ave,

Number Street

Santa Ana, CA 92705

City State Zip Code

Contact phone (949) 427-2010 Email: bknotifications@ghidottiberger.com

FAY SERVICING

1601 LBJ Freeway
Suite 150
Farmers Branch, TX 75234

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

[redacted]

Online Information: www.fayservicing.com

8am-7pm Monday-Thursday, 8am-5pm Friday, 9am-12pm Saturday, Operating hours are Central Time
Toll Free: (800) 495-7166
Fax: (630) 282-7548

Correspondence:
1601 LBJ Freeway Suite 150
Farmers Branch, TX 75234

47079293
LINDA SCHNOLIS
426 S 44TH ST APT 1
PHILADELPHIA, PA 19104

Analysis Date: 03/29/24
Loan Number: [redacted]
Borrower Name: LINDA SCHNOLIS

Property Address: 426 S 44TH ST 1
PHILADELPHIA PA 19104

Each year Fay Servicing, LLC reviews your escrow account to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay your property taxes and insurance premiums on your behalf. Below are answers to the most commonly asked questions we receive about the annual escrow analysis and the details related to your account.

1. What is the amount of my new monthly payment starting July 01, 2024 ?

Payment Items	Current Payment	New Payment	Difference
Total Payment	**1,992.90**	**1,991.11**	**-1.79**
Portion Going to Escrow	**418.66**	**416.87**	**-1.79**

- **Note:** If you currently use a third party bill pay service to make automatic payments, please update the amount scheduled to reflect the new payment amount listed above. If you are currently set up on automatic payments with Fay Servicing, this new amount will automatically take effect with your July payment.

2. What are the most common reasons that my escrow payment may change from year to year?

A. **Increases or Decreases in Amounts Billed –** The amounts we collect each month to be held in your escrow account may change based on increases or decreases to your property taxes, mortgage insurance premiums, or homeowner's insurance premiums. The information below compares the amounts Fay Servicing expected to pay for each item this past year from your escrow account to the actual amounts that were paid or will be due. The difference column reflects the increase or decrease for each escrowed item.

Escrowed Item	Anticipated Amounts Due	Actual Amounts Paid or Due	Difference
CITY / TOWN	Not Available	$1,998.48	$1,998.48
F.H.A. INS	Not Available	$2,382.96	$2,382.96
HOMEOWNERS I	Not Available	$621.00	$621.00
Total Annual Escrow Payments	**$5,023.92**	**$5,002.44**	**-$21.48**
Monthly Escrow Payments	**$418.66**	**$416.87**	**-$1.79**

B. **Repayment of Escrow Shortage or Surplus** – According to the projections shown in Table 1 on the reverse side, your escrow account will rise above the minimum required balance of $436.58 in February. This means you have a ***surplus*** of $20,394.65 in your escrow account.

Projected Low Escrow Balance		Allowable Low Escrow Balance		Surplus*
$4,664.63	*minus*	$436.58	*equals*	$20,394.65

* An Escrow Adjustment of $16,166.60, scheduled to be repaid through the bankruptcy, is included in this calculation.

Loan Number: [redacted]
Name: LINDA SCHNOLIS
Surplus Amount: $20,394.65

ESCROW SURPLUS SUMMARY

Fay Servicing, LLC will refund this surplus by check within 30 days, provided your loan is current.

If you have questions regarding this surplus amount, please contact us at (800) 495-7166.

FAY SERVICING

LINDA SCHNOLLS

Loan Number: [redacted]

NEW PAYMENT EFFECTIVE DATE: July 01, 2024

ESCROW ACCOUNT PROJECTIONS AND ACTIVITY HISTORY

Table 1 shows a month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow surplus or shortage.

TABLE 1 - ACCOUNT PROJECTIONS

Month	Description	Payments Estimate	Disbursements Estimate	Total Balance	Minimum Required	Difference
	Beginning Balance			$5,537.79		
07/24	F.H.A. INS	416.87	198.58	5,756.08	436.58	5,319.50
08/24	F.H.A. INS	416.87	198.58	5,974.37	436.58	5,537.79
09/24	F.H.A. INS	416.87	198.58	6,192.66	436.58	5,756.08
09/24	HOMEOWNERS I	0.00	621.00	5,571.66	436.58	5,135.08
10/24	F.H.A. INS	416.87	198.58	5,789.95	436.58	5,353.37
11/24	F.H.A. INS	416.87	198.58	6,008.24	436.58	5,571.66
12/24	F.H.A. INS	416.87	198.58	6,226.53	436.58	5,789.95
01/25	F.H.A. INS	416.87	198.58	6,444.82	436.58	6,008.24
02/25	F.H.A. INS	416.87	198.58	6,663.11	436.58	**6,226.53** **
02/25	CITY / TOWN	0.00	1,998.48	4,664.63	436.58	4,228.05
03/25	F.H.A. INS	416.87	198.58	4,882.92	436.58	4,446.34
04/25	F.H.A. INS	416.87	198.58	5,101.21	436.58	4,664.63
05/25	F.H.A. INS	416.87	198.58	5,319.50	436.58	4,882.92
06/25	F.H.A. INS	416.87	198.58	5,537.79	436.58	5,101.21
Totals		**$5,002.44**	**$5,002.44**			

** Low Balance used to determine escrow surplus or shortage.

Federal law (RESPA) allows lenders to maintain a two month cushion in an escrow account. A lower cushion may be required under state law. The cushion helps minimize the amount your escrow account could be overdrawn if tax or insurance payments increase.

Table 2 itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. Last year estimates are next to the actual activity. The letter 'E' beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown. An asterisk (*) indicates a difference from a previous estimate either in the date or amount and may be caused by any of the following:

- The actual amount of insurance or taxes paid since your last Escrow Analysis Statement was higher or lower than anticipated
- Additional funds were applied to your escrow account
- The time elapsed between payments to escrow and disbursement from escrow was shorter or longer than anticipated on your last Escrow Analysis Statement.

TABLE 2 - ESCROW ACTIVITY HISTORY

		Payments		Projected Disbursements		Total
Month	**Description**	**Estimate**	**Actual**	**Estimate**	**Actual**	**Balance**
	Beginning Balance					$0.00
02/24		0.00	7,080.40 *	0.00	0.00	7,080.40
03/24	F.H.A. INS	0.00	418.66 *	0.00	204.37 *	7,294.69
03/24	CITY / TOWN	0.00	0.00	0.00	1,998.48 *	5,296.21
04/24	F.H.A. INS	0.00	0.00 E	0.00	198.58 E	5,097.63
05/24	F.H.A. INS	0.00	418.66 E	0.00	198.58 E	5,317.71
06/24	F.H.A. INS	0.00	418.66 E	0.00	198.58 E	5,537.79
Totals		**$0.00**	**$8,336.38**	**$0.00**	**$2,798.59**	

IMPORTANT NOTICES

ACH Debit Borrowers: You have previously authorized Fay Servicing, LLC to automatically debit your bank account each month for the amount of your monthly payment of principal, interest, and escrow (if applicable). Please note the amount of your next ACH debit will be changed (increase/decrease) to reflect the amount of your new monthly payment as reflected herein, Fay Servicing, LLC is authorized to debit your bank account each month until you provide written or oral notice to stop. Termination request must be received by Fay Servicing, LLC at least three (3) business days prior to your next scheduled debit.

[redacted]

DISCLOSURES

Federal law requires us to advise you that Fay Servicing, LLC (NMLS ID [redacted]) as the servicer of your loan, is responsible for collecting your payments; however, in some circumstances we may be acting as a debt collector, in those circumstances, this communication is from a debt collector attempting to collect a debt and any information obtained may be used for that purpose.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

IMPORTANT BANKRUPTCY NOTICE

Bankruptcy (if applicable) - To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the U.S. Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Fay Servicing, LLC retains rights under its security instrument, including the right to foreclose its lien.

NOTICE TO CUSTOMERS

To provide us with a Notice of Error about the servicing of your loan, or make a Request for Information about the servicing of your loan, please contact us at:

Fay Servicing, LLC
Attn: Customer Service Department
Attn: Customer Service Department, Fay Servicing, P.O. Box 815548
Farmers Branch, TX 75381

Should you have any questions or concerns regarding your loan, please contact us at (800) 495-7166. Our office is open 8am-7pm Monday-Thursday, 8am-5pm Friday, 9am-12pm Saturday, Operating hours are Central Time.

MINI MIRANDA

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

HUD STATEMENT

Pursuant to Section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD-approved housing counseling agencies by calling the HUD nationwide toll-free telephone number at (800) 569-4287.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Customer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission
Equal Credit Opportunity
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-FTC-HELP (1-877-382-4357); TTD: 1-866-653-4261
www.ftc.gov

SERVICEMEMBERS CIVIL RELIEF ACT (SCRA) - If you or any other person on this mortgage is a servicemember or dependent of a servicemember, you may be entitled to certain protections under the Federal Servicemembers Civil Relief Act (50 U.S.C. Sec 501) regarding the servicemember's interest rate and the risk of foreclosure. Counseling for qualified individuals is available at agencies such as Military OneSource and Armed Forces Legal Assistance. To obtain information on counseling assistance, contact the OneSource Center, toll free, at (800)-342-9647 or visit their website: http://legalassistance.law.af.mil.content/locator.php.

PROPERTY INSPECTIONS

If your loan account is in default, in accordance with the terms of your Mortgage/Deed of Trust, Fay Servicing, LLC may inspect your property to determine that it is being maintained and occupied. As needed or required, Fay Servicing, LLC may secure the property. Securing the property may result in locks being added or changed in an effort to protect the property and may also include winterizing and/or mowing the property as necessary. Any fees for such an inspection and/or property services may be charged to your account.

Disputed Debts: If you are disputing the debt, or a portion of the debt, please note that this statement is for information and compliance purpose only. It is not an attempt to collect a debt against you.

CERTIFICATE OF SERVICE

On May 20, 2024, I served the foregoing document described as Notice of Mortgage Payment Change on the following individuals. By electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR: Robert D Steinberg, rsteinberg@wwdlaw.com

TRUSTEE: Kenneth E West, ecfemails@ph13trustee.com

US TRUSTEE: Office of the U.S. Trustee , USTPRegion03.PH.ECF@usdoj.gov

By depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR: Linda D. DaCosta
426 S. 44th Street, Unit 1
Philadelphia, PA 19104

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/Michelle Ghidotti, Authorized Representative of Creditor